

Important advice for Policyholders

Made possible by


Subject title	Travel insurance cover provisions Adverse winter conditions in United States
Issue Date	06 February 2014
Policies affected	The following advice may apply if your QBE policy was issued prior to midnight 04 February, 2014 (AEST). If your policy was issued after this time, there may be no provision for cover.
Policy enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

Adverse winter weather continues to affect large parts of the US as at 5 February. Affected areas include: most of New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Ohio, Indiana, Illinois, Missouri and Kansas; southern areas of Maine and Iowa; northern areas of Oklahoma, Arkansas and Kentucky; and smaller areas in Colorado.

A large winter storm is forecast to impact on the above-mentioned region during the upcoming weekend of 8 and 9 February, with the potential for expected heavy snowfall to result in additional travel disruptions. These are likely to include further delays and cancellations to flights at major airports such as Newark Liberty International Airport, JFK International Airport and LaGuardia Airport¹.

This advice will be updated as new information comes to hand and the current risk may escalate for travellers. Please refer to www.qbe.com.au/travel for our latest update or www.smarttraveller.gov.au

What does this mean for me?

If you are planning a trip to the United States or have already departed, this event may have an effect on your cover.

I'm overseas and affected

There is provision to cover the following:

- Cancellation costs for unused prepaid arrangements** if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted due to heavy snowfalls.
- Additional costs from changes to travel plans** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of heavy snowfall.

I'm yet to depart

There is provision to cover the following:

- Amendment costs or cancellation fees** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of the heavy snowfall in the United States.

¹ Source: red24 Threat Forecast Daily News, 5 February 2014

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Subject to insurance liability being accepted, the policy can provide coverage where the cost of altering/deferring is less than the cost of cancellation charges for the part of the trip which has been affected. If the cost of altering/deferring is greater than the non-refundable value of the part of the trip that has been affected, then the policy can provide coverage for this non-refundable unused proportion.

If you are uncertain about how you may be affected, please contact QBE customer service for clarification prior to making any changes to your travel arrangements.

Making a claim

Making a claim on your travel insurance policy can be made once you are back home by contacting QBE. But while you are on your journey, it's important to remember that:

- a. We require you to take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this. We recommend you contact your airline, cruise company or travel agent for assistance with your plans in the first instance.
- b. It helps us to process your claim if we have itemised receipts for your overseas medical and additional accommodation and transport expenses. Medical and admission/discharge reports from hospitals you visit are also useful. Please keep these if you can.
- c. Claims can be lodged while you are away or on your return home. You can complete a claim form online at www.qbe.com.au/travel or contact QBE claims directly.

General advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, please refer to the PDS.

Contact Us

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